

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

WARRANTY DEED

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of SEVENTY THREE THOUSAND TWO HUNDRED & NO/100----
(\$73,200.00) DOLLARS to the undersigned grantor (whether one or more), in hand
paid by the grantee herein, the receipt whereof is acknowledged, we Samuel R.
Dudley and wife, Sandy L. Dudley (herein referred to as grantor, whether one or
more), grant, bargain, sell and convey unto Carter Homes & Development, Inc.
(herein referred to as grantee, whether one or more), the following described real
estate, situated in Shelby County, Alabama, to-wit:

Inst # 1995-27179

Lot 3, Block 4, according to the survey of Meadowview, First Sector, as
recorded in Map Book 6, page 48, in the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama.


Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

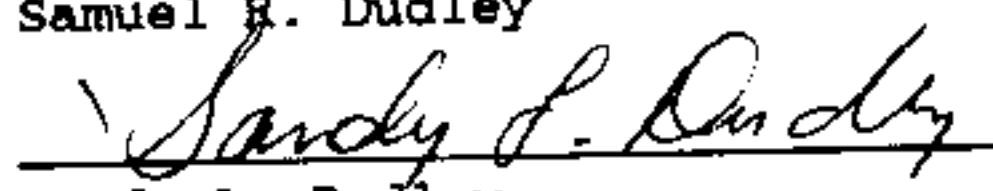
GRANTEES' ADDRESS: 245 Forest Parkway, Montevallo, Alabama 35115.

TO HAVE AND TO HOLD to the said grantee, his, her, or their heirs and assigns
forever.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and
administrators, covenant with said grantee, his, her or their heirs and assigns,
that I am (we are) lawfully seized in fee simple of said premises; that they are
free from all encumbrances, unless otherwise stated above; that I (we) have a good
right to sell and convey the same as aforesaid; that I (we) will, and my (our)
heirs, executors and administrators shall warrant and defend the same to the said
grantee, his, her or their heirs and assigns forever, against the lawful claims of
all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 22nd day of
September, 1995.



Samuel R. Dudley (SEAL)


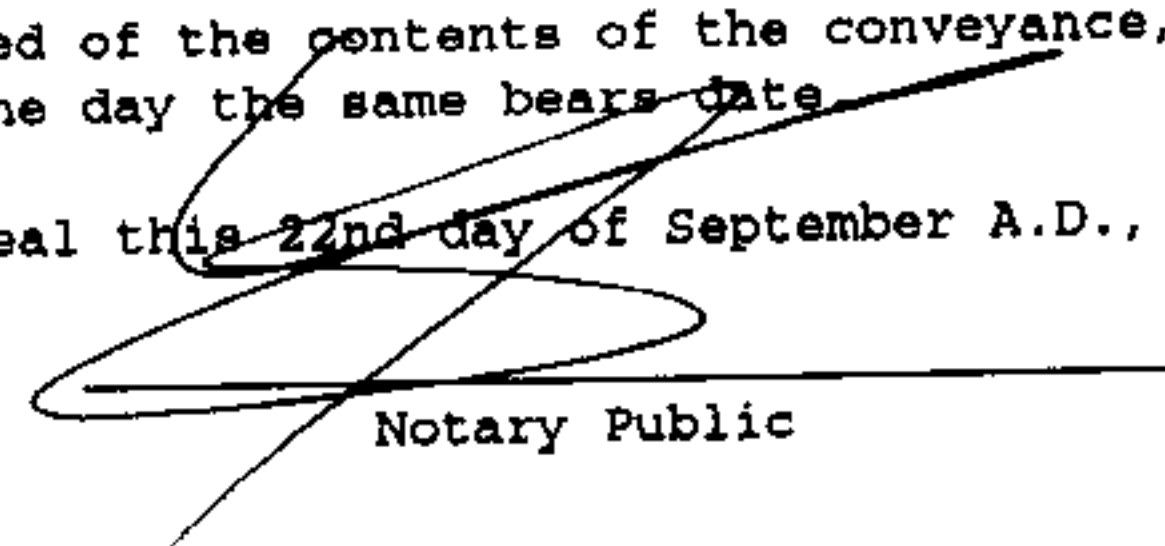
Sandy L. Dudley (SEAL)

STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State,
hereby certify that Samuel R. Dudley and wife, Sandy L. Dudley whose names are
signed to the foregoing conveyance, and who are known to me, acknowledged before
me on this day, that, being informed of the contents of the conveyance, they
executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 22nd day of September A.D., 1995



Notary Public

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3/5/99

09/27/1995-27179
11:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 82.00